

Agency 75

State Bank Commissioner—Consumer and Mortgage Lending Division

Editor's Note:

The office of the consumer credit commissioner was abolished on July 1, 1999. Powers, duties and functions of the department were transferred to the state bank commissioner. The deputy commissioner for consumer and mortgage lending shall be the successor in every way to those powers, duties and functions of the consumer credit commissioner concerning the administration of the uniform consumer credit code. See K.S.A. 75-1314 and 75-1315.

Articles

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Article 1.—INTEREST AND CHARGES

75-1-1 to 75-1-5. (Authorized by K.S.A. 16-403; effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)

Article 2.—PRECOMPUTED NOTES

75-2-1 to 75-2-7. (Authorized by K.S.A. 16-403; effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)

**Article 3.—INSURANCE; CONSUMER
LOAN**

75-3-1 to 75-3-6. (Authorized by K.S.A. 16-403; effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)

**Article 4.—RECEIPTS UNDER
LOAN ACT**

75-4-1 to 75-4-4. (Authorized by K.S.A. 16-403; effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)

Article 5.—RECORDS UNDER LOAN ACT

75-5-1 to 75-5-4. (Authorized by K.S.A. 16-403; effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)

**Article 6.—UNIFORM CONSUMER
CREDIT CODE**

75-6-1. [16a-1-109.] Making transactions outside of the scope of the Kansas uniform consumer credit code subject to same. The parties to a sale, lease, loan or modification thereof which is not a consumer credit transaction may agree in a writing signed by the parties to make the transaction subject to the Kansas uniform consumer credit code. Any such agreement may be included in the contractual agreement evidencing the credit transaction, and when so included, no additional signatures shall be required to evidence the agreement to include the trans-

action within the scope of the Kansas uniform consumer credit code other than the signatures normally used in executing the credit transaction. (Authorized by K.S.A. 16a-6-104(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975.)

75-6-2. (Authorized by K.S.A. 16a-6-104(e); implementing K.S.A. 16a-1-301(1); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; amended May 1, 1984; revoked July 14, 2000.)

75-6-3 to 75-6-4. (Authorized by K.S.A. 16a-6-104(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; revoked Aug. 9, 1996.)

75-6-5. (Authorized by K.S.A. 16a-6-104(e), 16a-2-510(5); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; revoked May 1, 1982.)

75-6-6. (Authorized by and implementing K.S.A. 16a-6-104(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; amended April 18, 1994; revoked July 14, 2000.)

75-6-7 to 75-6-8. (Authorized by K.S.A. 16a-6-104(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; revoked Aug. 9, 1996.)

75-6-9. Additional charges. (a) The charges enumerated in K.S.A. 16a-2-501 (1)(d) shall be considered "additional charges in connection with a consumer credit transaction" if such charges:

(1) are made under conditions which permit their exclusion from the definition of "finance charge" under the provision of K.S.A. 16a-1-301 (18)(b)(iii); and

(2) are payable to a third party who is not related to the creditor, except as allowed by K.S.A. 16a-1-301 (7)(b).

(b) Additional charges shall be considered "in connection with a consumer credit transaction," as used in K.S.A. 16a-2-501 and subsection (a) of this regulation if:

(1) in relation to insurance premiums, the creditor or a person related to the creditor receives a commission on any insurance sold on the same day on which the consumer credit transaction was consummated; or

(2) in relation to all other additional charges, such charges are made for goods, services, or both rendered within one month before or after the consummation of the consumer credit transaction. (Authorized by K.S.A. 16a-6-104(e); implementing K.S.A. 16a-2-501(d); effective, E-74-13,

Jan. 1, 1974; effective May 1, 1975; amended May 1, 1985; amended Sept. 20, 1996.)

75-6-10. (Authorized by K.S.A. 16a-6-104(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; revoked Aug. 9, 1996.)

75-6-11. (Authorized by K.S.A. 16a-6-104(e); implementing K.S.A. 16a-2-502, as amended by 1992 H.B. 2838, section 1; effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; amended Aug. 6, 1990; amended Sept. 8, 1992; revoked Aug. 9, 1996.)

75-6-12. (Authorized by K.S.A. 16a-6-104(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; revoked Oct. 17, 1988.)

75-6-13. (Authorized by K.S.A. 1973 Supp. 16a-6-104(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; revoked Oct. 17, 1988.)

75-6-14. Reserved.

75-6-15. (Authorized by K.S.A. 16a-6-104(1)(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; amended, E-77-28, May 21, 1976; amended Feb. 15, 1977; amended, E-78-13, April 21, 1977; amended May 1, 1978; revoked May 1, 1982.)

75-6-16 to 75-6-18. (Authorized by K.S.A. 16a-6-104(e); effective, E-74-13, Jan. 1, 1974; effective May 1, 1975; revoked Aug. 9, 1996.)

75-6-19. (Authorized by K.S.A. 16a-6-104(e), 16a-2-510(5); effective, E-74-17, April 5, 1974; effective May 1, 1975; revoked Jan. 16, 1989.)

75-6-20 to 75-6-22. (Authorized by K.S.A. 16a-6-104(e); effective May 1, 1975; revoked May 1, 1982.)

75-6-23. [16a-3-305(1)]. No assignment of earnings. When a debtor authorizes a deduction from his earnings by the debtor's employer to be paid to the employee's creditor in accordance with the provision permitting such a deduction in K.S.A. 16a-3-305(1), the authorization providing for such "earnings deduction" shall be in a separate printed form or writing apart from the contract. Such authorization shall contain a clear and conspicuous notice to the debtor that the "earnings deduction" that the debtor is authorizing may be revoked by the debtor at any time, and shall also provide appropriate wording so that the

form may be used as a form for revoking any such authorization. A copy must be delivered to the debtor at the time of execution. In no such authorization may a reference to an “earnings deduction” be termed a wage assignment. For the purposes of remedies and penalties a violation of this regulation shall constitute a violation of K.S.A. 16a-3-305. (Authorized by K.S.A. 1976 Supp. 16a-6-104(1)(e); effective Feb. 15, 1977.)

75-6-24. (Authorized by and implementing K.S.A. 16a-2-401a; effective, E-79-9, April 20, 1978; effective May 1, 1979; amended, E-81-15, June 25, 1980; amended May 1, 1981; amended, T-83-16, July 1, 1982; amended May 1, 1983; amended, T-85-18, July 1, 1984; amended May 1, 1985; amended, T-87-14, June 6, 1986; amended May 1, 1987; amended, T-89-22, May 27, 1988; amended Oct. 1, 1988; amended July 23, 1990; amended July 20, 1992; amended July 1, 1998; revoked July 14, 2000.)

75-6-25. (Authorized by K.S.A. 1978 Supp. 16a-2-401a(3), 16a-6-104(1)(e); effective May 1, 1979; revoked Aug. 9, 1996.)

75-6-26. Federal consumer credit laws.

(a) Each creditor subject to the federal laws and regulations set forth below shall make the disclosures required under these laws and regulations, and shall comply with all other terms and provisions of these laws and regulations applicable to the creditor. The pertinent federal laws and regulations, which are hereby adopted by reference, shall be the following:

(1) Title I of the consumer credit protection act, 15 USC § 1601 et seq., as amended, and in effect on January 1, 2000;

(2) regulation M, 12 CFR part 213, including all appendices, as amended and in effect on January 1, 2000; and

(3) regulation Z, 12 CFR part 226, including all appendices, as amended and in effect on March 31, 2000.

(b) The terms “amount financed” and “annual percentage rate,” as used in the Kansas uniform consumer credit code, shall have the same meanings given to these terms in, and shall be interpreted in a manner that is consistent with the usage and treatment of these terms in, and shall be calculated in a manner that conforms to the following:

(1) Title I of the consumer credit protection

act, 15 USC § 1601 et seq., as amended, and in effect on January 1, 2000; and

(2) regulation Z, 12 CFR part 226, including all appendices, as amended and in effect on March 31, 2000.

(c) The terms “finance charge” and “prepaid finance charge,” as used in the Kansas uniform consumer credit code, shall have substantially the same meanings given to these terms in, and shall be interpreted in a manner that is consistent with the usage and treatment of these terms in, and shall be calculated in a manner that conforms to the following:

(1) Title I of the consumer credit protection act, 15 USC § 1601 et seq., as amended, and in effect on January 1, 2000; and

(2) regulation Z, 12 CFR part 226, including all appendices, as amended and in effect on March 31, 2000.

(d) Notwithstanding subsection (c), the following shall not be included in the meaning of the terms “finance charge” and “prepaid finance charge” as used in the Kansas uniform consumer credit code:

(1) The actual fees paid a public official or agency of the state or federal government, for filing, recording or releasing any instrument relating to the debt; and

(2) bona fide and reasonable expenses incurred by the lender in connection with the making, closing, disbursing, extending, readjusting, or renewing of the debt that are payable to third parties not related to the lender. However, reasonable fees for an appraisal made by the lender or related party shall be permissible. (Authorized by and implementing K.S.A. 1999 Supp. 16a-1-301, and K.S.A. 1999 Supp. 16a-6-117; effective, E-82-16, Aug. 12, 1981; amended, T-83-2, Jan. 7, 1982; amended, T-83-6, April 14, 1982; amended, T-84-10, May 25, 1983; amended, T-85-15, May 3, 1984; amended, T-86-12, May 1, 1985; amended, T-87-14, June 6, 1986; amended, T-88-15, July 1, 1987; amended, T-75-7-29-88, July 29, 1988; amended Sept. 19, 1988; amended June 11, 1990; amended Oct. 28, 1991; amended Sept. 8, 1992; amended March 7, 1997; amended Dec. 12, 1997; amended July 14, 2000.)

75-6-27. (Authorized by K.S.A. 16a-6-104(e); implementing K.S.A. 16a-2-510(4); effective, T-83-16, July 1, 1982; effective May 1, 1983; revoked Oct. 17, 1988.)

75-6-28. (Authorized by K.S.A. 16a-6-

104(e) and implementing K.S.A. 1985 Supp. 16a-2-401, as amended by 1986 HB No. 3018; effective, T-87-19, July 23, 1986; amended May 1, 1987; revoked Oct. 17, 1988.)

75-6-29. (Authorized by K.S.A. 16a-6-104(1)(e) and implementing K.S.A. 1987 Supp. 16a-2-510(3)(4)(5), as amended by L. 1988, Ch. 86, Sec. 5; effective Jan. 16, 1989; revoked Aug. 9, 1996.)

75-6-30. Application; place of business.

(a) Each person who proposes to engage in any of the activities for which a license is required under K.S.A. 16a-2-301, and amendments thereto, shall first apply for and obtain a license for each of the person's places of business. Each applicant for a license and each licensee seeking to license one or more additional places of business shall complete and submit a license application for each place of business.

(b) Each location at which an applicant or licensee regularly performs either of the following activities shall constitute a place of business for the purpose of this regulation:

(1) Makes a supervised loan to a Kansas consumer or makes any loan for personal, family, or household purposes to a Kansas consumer; or

(2) accepts payments on loans made to Kansas consumers that the applicant or licensee has taken assignment of for direct collection.

(c) Any location in Kansas at which an applicant or licensee places an automated loan machine shall be deemed a location where an applicant or licensee makes a supervised loan. (Authorized by and implementing K.S.A. 2004 Supp. 16a-2-302(5), as amended by L. 2005, ch. 144, sec. 9; effective July 14, 2000; amended Jan. 6, 2006.)

75-6-31. Bond requirements. (a) Each applicant for a supervised loan license shall submit a bond in the following amounts:

(1) for any applicant who engages in or intends to engage in making loans secured by an interest in real property or contracts for deed, \$250,000.00 for the first licensed place of business, plus an additional \$25,000.00 for each additional licensed place of business; or

(2) for all other applicants, \$100,000.00 for the first licensed place of business, plus an additional \$25,000.00 for each additional licensed place of business.

(b) The total bond requirement for each applicant shall not exceed \$300,000.00, unless the ad-

ministrator determines, after consideration of the factors specified in subsection (c), that special circumstances require a higher bond amount in order to adequately protect Kansas consumers.

(c) In determining whether a higher bond amount is necessary, the following factors shall be considered by the administrator:

(1) Whether the business proposed to be conducted by the applicant involves technology or methods that may require additional regulatory oversight by the administrator;

(2) whether the applicant has been the subject of regulatory or disciplinary actions by the administrator, any regulatory body of this state or any other state, or any federal regulatory body; or

(3) whether the applicant's structure, business activities, or operations possess elements of risk that may require additional regulatory oversight by the administrator. (Authorized by K.S.A. 2004 Supp. 16a-2-302(1)(a), as amended by L. 2005, ch. 144, sec. 9; implementing K.S.A. 2004 Supp. 16a-2-302(2), as amended by L. 2005, ch. 144, sec. 9; effective July 14, 2000; amended Jan. 6, 2006.)

75-6-32. Notification. (a) Each person subject to K.S.A. 16a-6-201 through K.S.A. 16a-6-203, and amendments thereto, shall file notification with the administrator within 30 days after commencing business in Kansas and, thereafter, on or before April 30 of each year. The notification shall be submitted on a form provided by the administrator.

(b) If the business's name, status, or list of locations contained in the notification becomes inaccurate after filing, the person shall notify the administrator in writing within 30 days of the date of the change. (Authorized by K.S.A. 2000 Supp. 16a-6-104; implementing K.S.A. 2000 Supp. 16a-6-202; effective Feb. 23, 2001.)

75-6-33. Record retention. (a) Each licensee shall retain the documentation specified in this subsection for two years after making the final entry to each loan. If the loan is a revolving loan account, this two-year period shall be measured from the date of each entry:

(1) The application;

(2) the good faith estimate;

(3) the settlement statement;

(4) an appraisal performed by a Kansas-licensed or Kansas-certified appraiser completed within 12 months before the loan closing date, or the total appraised value of the real estate, as reflected in the most recent records of the tax as-

essor of the county in which the real estate is located;

(5) the high loan-to-value notice required by K.S.A. 16a-3-207 and amendments thereto, if applicable to the loan;

(6) if applicable, the special disclosures required by regulation Z in 12 CFR 226.32(c) and 226.34(a)(2), as amended and in effect on January 1, 2003, which are hereby adopted by reference;

(7) any written agreements with the borrower that describe rates, fees, broker compensation, and any other similar fees;

(8) the note and any other applicable contract addendum or rider;

(9) a copy of the filed mortgage or deed;

(10) a copy of the title policy or search;

(11) the early and final truth-in-lending disclosure statements, including an itemization of the amount financed and an itemization of any prepaid finance charges;

(12) any credit insurance requests and insurance certificates;

(13) all paid invoices for appraisal, title work, credit report, and any other closing costs;

(14) the right of rescission notice or waiver;

(15) the transfer of mortgage servicing disclosure, if applicable;

(16) a complete payment history on serviced accounts, including the following:

(A) An explanation of transaction codes, if used;

(B) the principal balance;

(C) the payment amount;

(D) the payment date;

(E) the distribution of the payment amount to the following:

(i) Interest;

(ii) principal;

(iii) late fee; and

(iv) escrow; and

(F) any other amounts that have been added to, or deducted from, a consumer's account;

(17) the assignment of the mortgage and note, if applicable; and

(18) the initial escrow statement, if applicable.

(b) In addition to meeting the requirements of subsection (a), each licensee shall maintain the following information for at least the previous 24 months:

(1) A log of all accounts paid by credit insurance; and

(2) a log of repossessed accounts. (Authorized by K.S.A. 2002 Supp. 16a-6-104; implementing

K.S.A. 2002 Supp. 16a-2-304; effective Oct. 31, 2003.)

75-6-34. Balloon payment on consumer loan secured by motor vehicle.

(a) Each creditor shall submit a written proposal to the administrator for approval, outlining the terms and conditions of the loan or a loan program that meets the requirements of this regulation, before making any consumer loan meeting all of the following conditions:

(1) The loan is secured solely by a motor vehicle.

(2) In the terms of the loan, any scheduled payment is more than twice as large as the average of earlier scheduled payments.

(3) The terms of refinancing could be less favorable to the consumer than the terms of the original transaction.

(b) The proposed loan or program shall be reviewed by the administrator to ensure compliance with this regulation and to ensure that all other terms in the agreement meet the following conditions:

(1) Are clearly and adequately disclosed;

(2) are not unconscionable under any of the standards specified in K.S.A. 50-627, K.S.A. 16a-5-108, and K.S.A. 16a-6-111, and amendments thereto; and

(3) are not otherwise harmful to consumers.

(c) For each consumer loan meeting the conditions specified in paragraphs (a)(1) through (a)(3) in this regulation, the creditor shall ensure that the contract provides the consumer with the option of surrendering possession of the motor vehicle to the creditor or the creditor's designee at the end of the initial loan term, without further obligation except for those costs specifically authorized by subsection (d) of this regulation.

(d) If a consumer chooses to surrender the vehicle at the end of the loan term instead of refinancing or paying the balloon payment, the following costs may be assessed by the creditor at the time of surrender of the vehicle if the charges have been fully disclosed in writing and agreed to by the consumer at the time of the original credit transaction:

(1) A charge for mileage in excess of the total number of miles originally agreed to between the creditor and the consumer;

(2) the actual cost to replace any missing original vehicle accessories, as set out in a list signed

and acknowledged by the consumer at the time of receipt of the vehicle; and

(3) the actual cost for any unrepaired physical damage caused by an occurrence that would normally be covered by physical damage insurance.

(e) If the consumer chooses to refinance the balloon payment loan, the length of the term of refinancing shall not exceed 36 months.

(f) Before entering into any balloon payment loan secured by a motor vehicle, the creditor shall provide the consumer with a separate written disclosure containing only the following information:

“IMPORTANT — READ THIS CAREFULLY
BEFORE SIGNING

THIS LOAN HAS A LOWER MONTHLY PAYMENT BECAUSE IT IS A “BALLOON” LOAN. THAT MEANS AT THE END OF THE LOAN TERM YOU WILL STILL OWE THE LENDER MORE MONEY. The balance you will still owe the lender is [INSERT REMAINING LOAN BALANCE AT END OF INITIAL LOAN TERM]. If you do not return the vehicle at the end of the loan term, you may have to get another loan at a higher interest rate to pay off the balance. Even if you do return the vehicle, you will have to pay an additional charge if the total miles on the vehicle are more than [INSERT INITIAL ODOMETER READING PLUS TOTAL MILES ALLOWED PER CONTRACT].

IF YOU HAVE QUESTIONS OR CONCERNS ABOUT THE LENDER, YOU MAY CALL THE KANSAS OFFICE OF THE STATE BANK COMMISSIONER TOLL-FREE CONSUMER HELP-LINE AT 1-877-387-8523.

Borrower

Date”

(g) No balloon payment loan secured by a motor vehicle shall allow for the financing of credit life, health, or disability insurance unless the creditor provides a separate written disclosure to the consumer that contains only the following information:

“IMPORTANT — READ THIS CAREFULLY
BEFORE SIGNING

The lender can require you to have insurance on the vehicle, but the lender cannot make you buy insurance from any specific company or agent. That choice is up to you. The lender may also offer to sell you “credit life, health, or disability insurance” but cannot make you buy it. If you decide that you want life, health, or disability insurance, you should shop and compare the cost.

IF YOU HAVE QUESTIONS OR CONCERNS ABOUT THE LENDER, YOU MAY CALL THE KANSAS OFFICE OF THE STATE BANK COM-

MISSIONER TOLL-FREE CONSUMER HELP-LINE AT 1-877-387-8523.

Borrower

Date”

(h) Each creditor shall provide a copy of the notices specified in subsections (f) and (g) to the consumer, and shall also maintain a signed copy of each notice on file.

(i)(1) The authority to conduct the program may be revoked by the administrator, or changes may be required by the administrator to be made to any program if either of the following conditions is met:

(A) The administrator determines that the program is not being conducted in the manner in which it was presented at the time of initial approval.

(B) The administrator determines that the program no longer meets the requirements of subsection (b) of this regulation.

(2) If the authority to conduct the program is revoked, the sponsor of the program shall have a right to a hearing pursuant to the Kansas administrative procedure act, K.S.A. 77-501 et seq., and amendments thereto. (Authorized by K.S.A. 2002 Supp. 16a-6-104 and K.S.A. 2002 Supp. 16a-3-308; implementing K.S.A. 2002 Supp. 16a-3-308; effective Sept. 12, 2003.)

75-6-35. Net worth requirements. (a)

Each applicant for a supervised loan license who engages in or intends to engage in making loans secured by an interest in real property or contracts for deed shall comply with both of the following requirements:

(1) Each applicant shall maintain a minimum net worth of \$250,000.

(2) At least 20% or \$100,000 of the net worth of each applicant, whichever is less, shall be comprised of liquid assets consisting of cash or readily marketable securities registered on a national securities exchange.

(b) As evidence that the applicant is in compliance with subsection (a), each applicant shall submit annually to the administrator, on or before January 1, a current and complete financial statement, accompanied by a written statement signed by an independent certified public accountant attesting that the statement has been reviewed and is in compliance with generally accepted accounting principles. For the purposes of this regulation, a current financial statement shall be one that was prepared within the preceding 12 months. (Au-

thorized by and implementing K.S.A. 2004 Supp. 16a-2-302(2)(b), as amended by L. 2005, ch. 144, sec. 9; effective Jan. 6, 2006.)

Article 7.—FAIR CREDIT REPORTING ACT

75-7-1 to 75-7-3. (Authorized by K.S.A. 50-721; effective, E-74-17, April 5, 1974; effective May 1, 1975; revoked May 1, 1980.)

Article 8.—KANSAS INVESTMENT CERTIFICATE ACT

75-8-1. (Authorized by and implementing K.S.A. 16-601(6); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; revoked Aug. 9, 1996.)

75-8-2. (Authorized by and implementing K.S.A. 16-629(c); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; revoked Aug. 9, 1996.)

75-8-3. (Authorized by and implementing K.S.A. 16-629(b); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; amended, T-83-16, July 1, 1982; amended May 1, 1983; revoked Aug. 9, 1996.)

75-8-4. (Authorized by and implementing K.S.A. 16-629(b); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; revoked Aug. 9, 1996.)

75-8-5. (Authorized by K.S.A. 16-629 (a); implementing K.S.A. 16-602(b); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; revoked Aug. 9, 1996.)

75-8-6 to 75-8-7. (Authorized by and implementing K.S.A. 16-629(b); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; revoked Aug. 9, 1996.)

75-8-8. (Authorized by K.S.A. 16-629(a); implementing K.S.A. 16-602(b); effective, E-82-

23, Dec. 9, 1981; effective May 1, 1982; revoked Aug. 9, 1996.)

75-8-9. (Authorized by K.S.A. 16-629(a); implementing K.S.A. 16-601(8); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; revoked Aug. 9, 1996.)

75-8-10. (Authorized by and implementing K.S.A. 16-629(b); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; revoked Aug. 9, 1996.)

75-8-11. (Authorized by K.S.A. 16-629(a); implementing K.S.A. 16-602(b); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; amended May 1, 1983; revoked Aug. 9, 1996.)

75-8-12. (Authorized by K.S.A. 16-629(a); implementing K.S.A. 16-601(30); effective, E-82-23, Dec. 9, 1981; effective May 1, 1982; revoked May 1, 1983.)

Articles 9 to 25.—RESERVED

Article 26.—REFUNDS; SALES FINANCE

75-26-1. (Authorized by K.S.A. 16-506(a); effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)

Article 27.—INSURANCE; SALES FINANCE

75-27-1. (Authorized by K.S.A. 16-506(a); effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)

Article 28.—CONTRACTS; SALES FINANCE

75-28-1 and 75-28-2. (Authorized by K.S.A. 16-506(a); effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)

Article 29.—RECORDS; SALES FINANCE

75-29-1 and 75-29-2. (Authorized by K.S.A. 16-506(a); effective Jan. 1, 1966; revoked, E-77-27, May 21, 1976; revoked Feb. 15, 1977.)